FORM B9A (Chapter 7 Individual or Joint Debtor No Asset Case) (10/05)

Case Number 1:07-bk-15035

UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF TENNESSEE

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 11/16/07.

You may be a creditor of the debtor. This notice lists important deadlines. You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations		
Debtor(s) (name(s) used by the debtor(s) in the last 8 years, includin Dinker H. Patel 8801 Grey Wolf Drive Ooltewah, TN 37363	g married, maiden, trade, and address): Jaishree D. Patel 8801 Grey Wolf Drive Ooltewah, TN 37363	
Case Number: 1:07-bk-15035	Social Security/Taxpayer ID/Employer ID/Other Nos.: xxx-xx-2497 62-1774460 xxx-xx-3671	
Attorney for Debtor(s) (name and address): Kyle R. Weems Suite 203 5312 Ringgold Road Chattanooga, TN 37412 Telephone number: (423)624–1000	Bankruptcy Trustee (name and address): Jerrold D. Farinash Kennedy, Koontz & Farinash 320 N. Holtzclaw Avenue Chattanooga, TN 37404 Telephone number: (423) 622–4535	

Meeting of Creditors

Time: 09:30 AM Date: December 14, 2007

Location: Basement Room 18, U. S. Bankruptcy Court, 31 East 11th Street, Chattanooga, TN 37402

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts: 2/12/08

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

However, prior to the meeting of creditors scheduled above, all creditors asserting a security interest in property of the debtor or of the estate must provide proof to the bankruptcy trustee that the interest has been perfected. See Local Bankruptcy Rule 3001–1(b). Unless a written request for notice is filed at or before the meeting of creditors, the bankruptcy trustee may abandon property of the estate without further notice to creditors. See Local Bankruptcy Rule 6007–1.

Foreign Creditors

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office: United States Bankruptcy Court 31 East 11th Street Chattanooga, TN 37402 Telephone number: (423) 752–5163	For the Court: Danny W. Armstrong Clerk of the Bankruptcy Court
Hours Open: Monday – Friday 8:00 AM – 4:30 PM	Date: 11/19/07

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Filing of Chapter 7 Bankruptey Case under Chapter 7 of the Bankruptey Code (title 11, United States Code) has been filed in this cot by or against the debtor(s) listed on the front side, and an order for relief has been entered. Legal Advice The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case. Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor, expassessing the debtor's property, starting or containing lawaria or foreclosures; and gambling or delatering in debtor's wages. Under carnia crimonistances, the stay may be limited to 30 days or not exist at all, although the before can request the court to extend or minpose a sity. Presumption of Abuse If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances. Meeting of Creditors A meeting of creditors is scheduled for the date, time and location listed on the front side. The debtor (both spouse are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice. Do Not File a Proof of Claim at This Time Do Not File a Proof of Claim at this time. If it later appears that assets are available to pay creditors. You therefore should not file a proof of claim at this time. If it later appears that assets are available to pay creditors, you will be sent another notice under the proof of claim at this time. If it later appears that assets are available to pay creditors, you will be sent another notice in a similed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. Discharge of Debts The debtor is seeking a discharge of		EXPLANATIONS	FORM B9A (10/05)
Creditors Generally May Not Take Certain Actions are listed in Bankruptey Code §362. Common examples of prohibited actions include contacting the debtor of by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor. repossessing the debtor's property starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. Presumption of Abuse If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b): the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances. Meeting of Creditors A meeting of creditors is scheduled for the date, time and location listed on the front side. The debtor (both spouse in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors. Creditor are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice. Do Not File a Proof of Claim at this time. If it later appears that assets are available to pay creditors, you will be sent another notice the proof of claim at this time. If it later appears that assets are available to pay creditors, you will be sent another notice liling you that you may file a proof of claim, and relling you the deadline for filing you proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. Discharge of Debts The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not mitted to receive a discharge und Bankruptcy Code \$727(a) or that a debt owed to you is not dischargeable under Bankruptc		A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) he by or against the debtor(s) listed on the front side, and an order for relief has been entered.	as been filed in this court
Actions ontacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. Presumption of Abuse If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) the Bankruptey Code. The debtor may rebut the presumption by showing special circumstances. Meeting of Creditors A meeting of creditors is scheduled for the date, time and location listed on the front side. The debtor (both spouse in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors. Creditor are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice. Do Not File a Proof of Claim at This Time Proof of Claim at this time. If it later appears that assets are available to pay creditors. You therefore should not file a proof of claim at this time. If it later appears that assets are available to pay creditors, you will be sent another notice its mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. Discharge of Debts The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge und Bankruptey Code §727(a) or that a debt owed to you is not dischargeable under Bankruptey Code §723(a)(2), (4), (6), you must start a lawayith yfiling a complaint in the bankruptey clerk's office by unay inspect that list at the bankruptey clerk's office, you may inspect that list at the bankruptey clerk's of	Legal Advice		termine your rights in
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Refer to Other Side for Important Deadlines and Notices	Foreign Creditors		arding your rights in this
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